



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Robertson, Anschutz & Schneid, P.L.

6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone Number 561-241-6901
Attorneys For Secured Creditor,

Aleisha Jennings, Esq. (AJ-2114)

Case No.: 18-10180-VFP

In Re:

Daryl L Smith,

Debtor.

Judge: Vincent F. Papalia

Hearing Date:

Chapter 13

Order Filed on April 17, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**AGREED ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
REQUEST TO ENTER INTO LOSS MITIGATION**

The relief set forth on the following pages, number two (2) through two (3) is hereby **ORDERED**.

DATED: April 17, 2018

A handwritten signature in black ink, reading "Vincent F. Papalia", is written over a horizontal line.

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

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Secured Creditor: DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR
RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2007-QS3

Secured Creditor's Counsel: Robertson, Anschutz & Schneid, P.L.

Debtor's Counsel: Robert C. Nisenson, LLC

Property Involved ("Collateral"): 92 Roland Ave, South Orange, NJ 07079

Relief sought: III Motion for relief from the automatic stay
 III Motion to dismiss
 • Debtor's request to enter into loss mitigation

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to
the following conditions:

1. Debtors must complete a Loan Modification within 90 days of entry of this Order.
2. Beginning on 05/01/2018, regular monthly mortgage payments shall continue to be
made in the amount of \$3,290.56, subject to periodic adjustments for escrow and/or
variable interest rates.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular Monthly Payment: Ocwen Loan Servicing, LLC
Attn: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
4. In the event that any such mortgage modification or other consensual resolution is not
available, or if the Debtors fail to complete a loan modification as specified above,
fail to comply with the Loss Mitigation Order, or fail to make continuing payments
after the completion of a loan modification, then the Secured Creditor may obtain an
Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy

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Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

5. Award of Attorneys' Fees:

- The Secured Creditor is awarded attorney fees and costs of \$500.00.

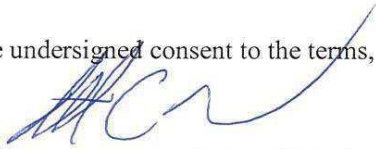
The fees and costs are payable:

- Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

The undersigned consent to the terms, conditions and entry of this Order:

By: 
Robert C. Nisenson, Esq.
Attorney for Debtor
Date:

/s/ALEISHA C. JENNINGS
By: _____
Aleisha Jennings, Esq.
Attorney for Secured Creditor
Date: 4/10/18

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Daryl L Smith
Debtor

Case No. 18-10180-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 19, 2018.

db +Daryl L Smith, 92A Roland Avenue, South Orange, NJ 07079-1822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing, LLC ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, successor indenture trustee to Bank of America, N.A., successor by merger to LaSalle Bank National Association, as Indenture trustee for Home Equity Loan Trust 2007-HS dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor Deutsche Bank Trust Company Americas bkyefile@rasflaw.com
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, successor indenture trustee to Bank of America, N.A., successor by merger to LaSalle Bank National Association, as Indenture trustee for Home Equity Loan Trust 2007-HS rsolarz@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Daryl L Smith rnisenson@aol.com, nisensonlaw@aol.com; g2729@notify.cincompass.com; nisensonrr70983@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9